

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Angela E. Barlow )  
 )  
 ) Case No. 18-23759-CMB  
 )  
 ) Chapter 13  
 )  
 Debtor )  
 )  
 \_\_\_\_\_ X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

X a motion to dismiss case or certificate of default requesting dismissal. This stipulated order resolves the Trustee's Certificate of Default that was filed at Document No. 72.

X a plan modification sought by the debtor

☐ a motion to lift stay  
as to creditor \_\_\_\_\_

☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☐ Chapter 13 Plan dated \_\_\_\_\_

X Amended Chapter 13 Plan dated April 1, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

X Debtor(s) Plan payments shall be changed from \$ 633.00 to  
\$ 776.00 per month, effective July 1, 2022. The plan term is not changed  
from the previously confirmed 84 months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: The monthly mortgage payment changed from \$359.58 to \$394.07 beginning with the payment for May, 2022. The new plan payment will also cure plan arrears.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

The proposed amended plan dated 5/1/22 filed by the Debtor has been withdrawn.

The Debtor can afford this increased payment because she fell behind after losing her job, but is employed again now. The Debtor believes the plan payment is feasible.

*[Remainder of Page Intentionally Left Blank]*

Dated: 7/28/2022

*Carlota M. Böhm*  
United States Bankruptcy Judge dmk

Stipulated by:

/s/Catherine T. Martin  
Counsel to Debtor

Stipulated by:

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Counsel to Chapter 13 Trustee

Stipulated by:

/s/Brian C. Nicholas  
Counsel to affected creditor, Wilmington Savings Fund

cc: All Parties in Interest to be served by Clerk

FILED  
7/28/22 9:43 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Angela E. Barlow  
Debtor

Case No. 18-23759-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

Recip ID	Recipient Name and Address
db	+ Angela E. Barlow, 309 N. Fairmount Street, Pittsburgh, PA 15206-2837
14920243	+ Caine & Weiner, P.O. Box 55545, Sherman Oaks, California 91413-0545
14920246	+ Campus Side Apartments, 400 Campus side Circle, Slippery Rock, Pennsylvania 16057-3075
14920245	Collection Service Center, P.O. Box 560, New Kensington, Pennsylvania 15068-0560
14920247	+ Commercial Acceptance Co., 2 W. Main Street, Shiremanstown, Pennsylvania 17011-6326
14920244	+ Slippery Rock Associates, 278 Cameron Drive, Slippery Rock, Pennsylvania 16057-1630
14920250	+ Victoria's Secret, 3000 Robinson Centre Drive, Pittsburgh, Pennsylvania 15205-4813

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 28 2022 23:39:36	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 7255 Baymeadows Way, Jacksonville, FL 32256
cr	+ Email/Text: ebnpwsa@grblaw.com	Jul 28 2022 23:30:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
14920252	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 28 2022 23:30:00	Comenity Capital Bank, P.O. Box 183003, Columbus, Ohio 43218-3003
14920249	^ MEBN	Jul 28 2022 23:28:25	Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Ste. 113-E, Syosset, New York 11791-4401
14956745	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 28 2022 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14935297	Email/Text: ECMCBKNotices@ecmc.org	Jul 28 2022 23:30:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul MN 55116-0408
14920251	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 28 2022 23:30:00	Jefferson Capital System, 16 Mclelland Road, Saint Cloud, Minnesota, 56303
14941425	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 28 2022 23:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14920241	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 28 2022 23:39:37	Chase, P.O. Box 183222, Columbus, Ohio, 43218-3222
14959576	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 28 2022 23:42:06	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14951275	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

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Total Noticed: 24

		Jul 28 2022 23:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14920253	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:30:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, California 92108-2710
14937990	+ Email/Text: ebnpeoples@grblaw.com	Jul 28 2022 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14933761	+ Email/Text: ebnpwsa@grblaw.com	Jul 28 2022 23:30:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14954894	Email/PDF: ebn_ais@aisinfo.com	Jul 28 2022 23:39:47	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14920248	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 28 2022 23:29:00	Verizon Pennsylvania, Inc., P.O. Box 165018, Columbus, Ohio, 43216
14985788	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 28 2022 23:29:00	Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee f
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14920242	##+	Progressive Insurance, 902 Brinton Road, Pittsburgh, Pennsylvania 15221-3029

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee for Upland Mortgage Loan Trust A. bnicholas@kmlawgroup.com
Catherine T. Martin	on behalf of Debtor Angela E. Barlow martinc@nlsa.us

District/off: 0315-2

User: auto

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Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8